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LIFE INSURANCE AND ACCIDENTAL DEATH  
AND DISMEMBERMENT INSURANCE PLANS  
IN ONTARIO COLLECTIVE AGREEMENTS

February 1976

Number 14



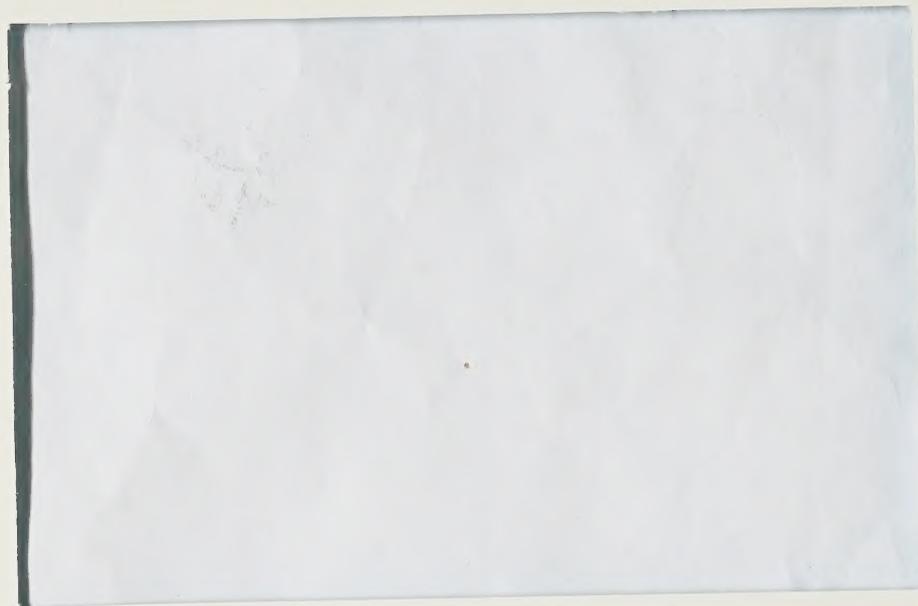
Ontario

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by

Research Branch  
Ontario Ministry of Labour

May 1976

Hon. Bette Stephenson, M.D.  
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Deputy Minister



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## FOREWORD

This paper is designed to give quick access to current information on major elements of life insurance and accidental death and dismemberment insurance provisions in Ontario collective agreements. This is the second report in the Bargaining Information Series to cover this subject.

Detailed tables on the main provisions, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of February 1976, when the analysis was prepared, there were 886 such agreements, covering 757,636 employees, on file with the Collective Agreements Library of the Ministry of Labour.

This report was prepared by Lana Yao under the general supervision of Beth Kendall Jess. For further information, please call Mrs. Jess at 965-6886.



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## LIFE INSURANCE PLANS

### BASIC LIFE INSURANCE

Of the 886 agreements analyzed, 827 (93.3 per cent), covering 93.4 per cent of the employees, had provisions for basic life insurance plans. The 59 agreements with no mention of basic life insurance benefits were not concentrated in any one industry. These figures do not indicate the full prevalence of this type of benefit, since some employers unilaterally provide life insurance plans.

In the previous report on life insurance plans, in February 1975, 839 agreements were analyzed of which 778 (93.0 per cent) had provisions for life insurance.

Employer Contribution. The figures in Table 1 refer to the proportion of the premium that the employer was required to provide basic life insurance coverage. In 60.6 per cent of the 827 agreements, covering 59.9 per cent of the employees, the employer paid the full premium for basic life insurance. This occurred in almost all industries except forestry, and federal administration. In a further 27.1 per cent of the agreements, the employer paid less than 100 per cent of the premiums, particularly in such industries as forestry, education, health and welfare. In the majority of these plans the employer's contribution ranged from 50 per cent to 90 per cent of the premiums. However, in all the federal administration plans, the employer paid one-sixth of the premium.

These figures are relatively unchanged from the previous year, when the employer paid the full premium in 60.0 per cent of the plans and less than the full premium in 25.0 per cent of the plans.

The 50 agreements shown in the final column in Table 1 include plans in which the employer contributed flat sum payments or a percentage of the payroll or payments that varied with the type of employees covered. This final column also includes one agreement in which the amount of the employer's contribution changed during the term of the agreement from 80 per cent to 100 per cent of the premium.

Amount of Benefits. The figures in Table 2 refer to the amount of basic life insurance provided in the plans.

In 30.7 per cent of the 827 agreements, covering 54.3 per cent of the employees, the amount of benefit to which the employee would be eligible varied with the amount of his

income. Industries in which this provision was more commonly found were paper and allied products, retail trade, federal and provincial administration. In a further 15.7 per cent of the 827 agreements, the amount of benefit varied in relation to length of service, sex, marital or dependent status, or a combination of these factors. In February 1975, 29.0 of the 778 agreements provided a benefit that varied with income and 18.0 provided a benefit that varied with other factors.

In 38.8 per cent of the agreements, covering 26.9 per cent of the employees, the amount of basic life insurance provided was the same for all employees regardless of income, service, or other variables. Almost two-thirds of these plans paid more than \$5,000; the remaining paid \$5,000 or less. Over half (53.8 per cent) of the agreements in manufacturing industries provided the same amount of basic life insurance for all employees, compared with 20.9 per cent of the agreements that had this arrangement in non-manufacturing industries. This difference between provisions in manufacturing and non-manufacturing has increased since the previous year when the figures were 47.0 per cent and 22.0 per cent, respectively.

The final column in Table 2 includes 14 agreements in which the amount of basic life insurance benefit increased during the term of the agreement as the following tabulation shows.

Amount of Life Insurance Increased		Number of Agreements
<u>From</u>	<u>To</u>	
\$5,000 .....	\$5,500 .....	1
\$6,000 .....	\$6,500 .....	1
\$6,500 .....	\$7,500 .....	1
\$7,500 .....	\$8,500 .....	1
\$8,000 .....	\$8,500 .....	1
\$8,000 .....	\$9,000 .....	3
\$8,000 .....	\$10,000 .....	1
\$9,000 .....	\$9,500 .....	1
\$9,500 .....	\$10,000 .....	3
\$10,500 .....	\$11,500 .....	1

#### SUPPLEMENTARY LIFE INSURANCE

Of the 827 agreements providing basic life insurance coverage, 39 (4.7 per cent) covering 77,534 employees (11.0 per cent) provided supplementary life insurance. The larger proportion of employees covered is because supplementary life insurance was provided for a number of large bargaining units in communications, utilities and local administration.

The supplementary life insurance plans varied greatly, but in general provide that in addition to a basic amount of life insurance (ranging from \$1,000 to \$20,000) that is paid for by the company, additional life insurance is made available to the employee for which he will pay 50 per cent of the premium or a given amount that ranges from 21 cents to 60 cents per thousand dollars per month. The amount of the supplementary life insurance can be a flat amount, such as \$5,000, but more commonly is related to earnings (such as twice annual earnings) and/or marital status and/or age.

TABLE 1  
Employer Contribution to Life Insurance Premiums in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1976

Industry	Total with provision				Proportion of premium paid by employer							
	Agrts		Empls		One-sixth		50 per cent		51 to 66 per cent		66 2/3 per cent	
	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts
All Industries .....	827	707,748	50	93,155	46	37,753	7	2,417	23	10,991	5	2,171
Manufacturing .....	450	290,403	-	-	14	5,200	3	989	1	250	2	569
Foods and beverages .....	39	17,879	-	-	1	200	-	-	1	250	-	-
Tobacco products .....	3	1,423	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products .....	18	9,761	-	-	-	-	-	-	-	-	-	-
Leather industries .....	9	2,971	-	-	-	-	-	-	-	-	-	-
Textile mill products .....	24	9,210	-	-	-	-	-	-	-	-	-	-
Knitting mills .....	1	300	-	-	-	-	-	-	-	-	-	-
Clothing industries .....	6	5,278	-	-	-	-	-	-	-	-	-	-
Wood products .....	12	3,158	-	-	-	-	-	-	-	-	-	-
Furniture and fixtures .....	11	4,030	-	-	-	-	-	-	-	-	-	-
Paper and allied products .....	39	16,928	-	-	-	-	-	-	-	-	-	-
Printing and publishing .....	9	5,912	-	-	-	-	-	-	-	-	-	-
Primary metal industries .....	29	32,304	-	-	-	-	-	-	-	-	-	-
Metal fabricating .....	57	20,192	-	-	-	-	-	-	-	-	-	-
Machinery, except electrical .....	26	16,055	-	-	-	-	-	-	-	-	-	-
Transportation equipment .....	58	82,805	-	-	-	-	-	-	-	-	-	-
Electrical products .....	56	38,667	-	-	-	-	-	-	-	-	-	-
Non-metallic mineral products .....	19	8,921	-	-	-	-	-	-	-	-	-	-
Petroleum and coal products .....	2	550	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products .....	14	6,427	-	-	-	-	-	-	-	-	-	-
Miscellaneous manufacturing .....	18	7,632	-	-	-	-	-	-	-	-	-	-
Non-Manufacturing <sup>1</sup> .....	377	417,345	50	93,155	32	32,553	4	1,428	22	10,741	3	1,602
Forestry .....	12	6,177	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	19	25,198	-	-	-	-	-	-	-	-	-	-
Transportation .....	30	39,964	-	-	-	-	-	-	-	-	-	-
Storage .....	2	1,925	-	-	-	-	-	-	-	-	-	-
Communications .....	8	33,248	-	-	-	-	-	-	-	-	-	-
Electric, gas and water utilities .....	13	19,420	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	5	1,556	-	-	-	-	-	-	-	-	-	-
Retail trade .....	14	23,451	-	-	-	-	-	-	-	-	-	-
Finance, insurance and real estate .....	1	501	-	-	-	-	-	-	-	-	-	-
Education and related services .....	54	26,101	-	-	-	-	-	-	-	-	-	-
Health and welfare services .....	93	36,502	-	-	-	-	-	-	-	-	-	-
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	-
Business services .....	5	2,157	-	-	-	-	-	-	-	-	-	-
Personal services .....	12	5,140	-	-	-	-	-	-	-	-	-	-
Miscellaneous services .....	1	321	-	-	-	-	-	-	-	-	-	-
Federal administration .....	50	93,155	50	93,155	-	-	-	-	-	-	-	-
Provincial administration .....	6	68,760	-	-	-	-	-	-	-	-	-	-
Local administration .....	51	33,535	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> Excludes construction industry.

TABLE 1 (Cont'd)

Employer Contribution to Life Insurance Premiums in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1976

Industry	Total with provision			Proportion of premium paid by employer								
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Other	
All Industries .....	827	707,748	41	17,548	51	21,341	501	423,733	53	42,949	50	55,690
Manufacturing .....	450	290,403	2	781	12	4,939	362	251,633	33	15,225	21	10,817
Foods and beverages .....	39	17,879	-	-	-	-	28	13,427	6	3,062	3	940
Tobacco products .....	3	1,423	-	-	-	-	3	1,423	-	-	-	-
Rubber and plastic products .....	18	9,761	-	-	-	-	18	9,761	-	-	-	-
Leather industries .....	9	2,971	-	-	-	-	6	1,861	-	-	-	-
Textile mill products .....	24	9,210	-	-	1	264	15	6,078	1	264	1	387
Knitting mills .....	1	300	-	-	-	-	1	300	-	-	-	-
Clothing industries .....	6	5,278	1	200	-	-	3	1,732	-	-	2	3,346
Wood products .....	12	3,558	-	-	-	-	10	2,701	-	-	1	2,09
Furniture and fixtures .....	11	4,030	-	-	2	542	5	1,604	-	-	4	1,884
Paper and allied products .....	39	16,928	-	-	-	-	28	12,678	9	2,952	-	-
Printing and publishing .....	9	5,912	-	-	-	-	7	4,457	1	310	1	1,145
Primary metal industries .....	29	32,304	-	-	1	325	24	29,337	4	2,642	-	-
Metal fabricating .....	57	20,192	-	-	1	220	47	16,356	5	2,649	4	987
Machinery, except electrical .....	26	16,055	1	581	1	203	21	14,260	1	550	1	261
Transportation equipment .....	58	82,805	-	-	1	338	55	81,430	-	-	2	1,037
Electrical products .....	56	38,667	-	-	2	756	48	35,845	1	490	2	621
Non-metallic mineral products .....	19	8,921	-	-	1	225	16	7,929	2	767	-	-
Petroleum and coal products .....	2	550	-	-	-	-	2	550	-	-	-	-
Chemical and chemical products .....	14	6,427	-	-	2	2,066	9	2,992	1	209	-	-
Miscellaneous manufacturing .....	18	7,632	-	-	-	-	16	6,302	2	1,330	-	-
Non-Manufacturing <sup>1</sup> .....	377	417,345	39	16,767	39	16,402	139	172,100	20	27,724	29	44,873
Forestry .....	12	6,177	-	-	-	-	-	-	1	637	1	1,150
Mining and quarrying .....	19	25,198	-	-	-	-	18	24,778	-	-	1	420
Transportation .....	30	39,964	-	-	-	-	11	6,878	14	24,713	4	2,373
Storage .....	2	1,925	1	1,700	-	-	-	-	-	-	1	225
Communications .....	8	33,248	-	-	-	-	1	300	-	-	7	32,948
Electric, gas and water utilities .....	13	19,420	-	-	-	-	10	4,119	1	300	-	-
Wholesale trade .....	5	1,556	-	-	-	-	5	1,556	-	-	-	-
Retail trade .....	14	23,451	-	-	-	-	13	20,951	-	-	1	2,500
Finance, insurance and real estate .....	1	501	1	501	1	7,547	3	791	13	10,274	1	406
Education and related services .....	54	26,101	19	5,667	36	15,611	18	5,502	1	703	11	718
Health and welfare services .....	93	36,502	15	-	-	-	-	-	-	-	1	3,980
Recreational services .....	1	234	-	-	-	-	-	-	-	-	1	234
Business services .....	5	2,157	-	-	-	-	-	-	-	-	1	325
Personal services .....	12	5,149	-	-	-	-	-	-	7	3,655	-	-
Miscellaneous services .....	1	321	-	-	-	-	-	-	1	321	-	-
Federal administration .....	50	93,155	-	-	-	-	-	-	6	68,760	-	-
Provincial administration .....	6	68,760	-	-	-	-	-	-	36	25,006	2	965
Local administration .....	51	33,535	3	1,352	-	-	-	-	-	-	-	-

<sup>1</sup>Excludes construction industry.

TABLE 2

Amount of Basic Life Insurance Benefits in Ontario Collective Agreements<sup>1</sup> Covering  
200 or More Employees, by Industry, February 1976

Industry	Amount of benefits										\$7,001 to \$8,000					
	Total with provision			\$2,000 or Less			\$2,001 to \$3,000			\$3,001 to \$4,000						
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls						
All Industries .....	827	707,748	22	19,911	18	7,817	17	8,529	54	27,198	26	10,979	51	37,779	40	17,862
Manufacturing .....	450	290,403	12	4,111	13	5,862	15	5,081	47	20,934	25	10,686	31	10,613	37	16,537
Foods and beverages .....	39	17,879	2	467	1	280	3	1,360	8	2,807	1	299	1	200	1	200
Tobacco products .....	3	1,423	-	-	-	-	-	-	-	-	-	491	-	-	-	-
Rubber and plastic products .....	18	9,761	-	-	-	-	-	-	-	-	-	485	-	-	-	-
Leather industries .....	9	2,971	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Textile mill products .....	24	9,210	1	400	5	1,514	2	860	2	712	-	-	-	-	-	625
Knitting mills .....	1	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clothing industries .....	6	5,278	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wood products .....	12	3,158	1	215	1	200	-	-	-	-	-	-	-	-	-	-
Furniture and fixtures .....	11	4,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paper and allied products .....	39	16,928	3	1,306	-	-	-	-	-	-	-	-	-	-	-	-
Printing and publishing .....	9	5,912	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Primary metal industries .....	29	32,304	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Metal fabricating .....	57	20,192	1	389	-	-	-	-	-	-	-	-	-	-	-	-
Machinery, except electrical .....	26	16,055	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transportation equipment .....	58	82,805	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Electrical products .....	56	38,667	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-metallic mineral products .....	19	8,921	1	210	-	-	-	-	-	-	-	-	-	-	-	-
Petroleum and coal products .....	2	550	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products .....	14	6,427	2	839	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous manufacturing .....	18	7,632	1	285	-	-	-	-	-	-	-	-	-	-	-	-
Non-Manufacturing <sup>1</sup> .....	377	417,345	10	15,800	5	1,955	2	3,448	7	6,264	1	293	20	27,166	3	1,325
Forestry .....	12	6,177	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	19	25,198	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transportation .....	30	39,964	1	510	-	-	-	-	-	-	-	-	-	-	-	800
Storage .....	2	1,925	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Communications .....	8	33,248	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Electric, gas and water utilities .....	13	19,420	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	5	1,556	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail trade .....	14	23,451	-	-	-	-	-	-	-	-	-	-	-	-	-	300
Finance, insurance and real estate .....	1	501	-	-	-	-	-	-	-	-	-	-	-	-	-	225
Education and related services .....	54	26,101	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and welfare services .....	93	36,502	1	496	1	229	-	-	-	-	-	-	-	-	-	-
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business services .....	5	2,157	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal services .....	12	5,140	1	262	3	1,451	1	321	-	-	-	-	-	-	-	949
Miscellaneous services .....	1	321	1	275	1	5,089	1	3,800	-	-	-	-	-	-	-	-
Federal administration .....	50	93,155	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	6	68,760	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local administration .....	51	33,535	6	14,211	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1</sup>Excludes construction industry.

Amount of Basic Life Insurance Benefits in Ontario Collective Agreements<sup>1</sup> Covering  
200 or More Employees, by Industry, February 1976

Industry	Amount of Benefits												
	Total with provision		\$8,001 to \$9,000		\$9,001 to \$10,000		Over \$10,000		Varies with income		Varies with other factors		
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	
All Industries .....	827	707,748	10	4,649	50	38,757	33	16,669	254	384,164	130	70,417	
Manufacturing .....	450	290,403	9	4,392	42	21,745	11	6,251	108	123,524	53	34,085	
Foods and beverages .....	39	17,879	-	-	3	987	4	1,840	4	2,242	6	3,465	
Tobacco products .....	3	1,423	-	-	1	286	-	1	646	-	-	3,391	
Rubber and plastic products .....	18	9,761	-	-	10	7,117	-	1	410	2	1,104	-	
Leather industries .....	9	2,971	-	-	-	-	-	1	214	3	935	-	
Textile mill products .....	24	9,210	-	-	-	-	-	-	-	11	4,586	2	
Knitting mills .....	1	300	-	-	-	-	-	-	-	-	515	1	
Clothing industries .....	6	5,278	-	-	-	-	-	-	-	-	300	-	
Wood products .....	12	3,158	-	-	4	992	1	288	-	4	1,932	2	
Furniture and fixtures .....	11	4,030	-	-	-	-	-	-	-	-	3,346	-	
Paper and allied products .....	39	16,928	1	266	3	2,027	2	950	1	350	1	2,498	-
Printing and publishing .....	9	5,912	-	-	-	-	1	1,145	4	9,384	2	797	-
Primary metal industries .....	29	32,304	1	761	3	3,119	-	7	10,131	4	1,906	1	
Metal fabricating .....	57	20,192	2	586	2	655	-	9	4,286	6	76,3	-	
Machinery, except electrical .....	26	16,055	-	-	2	831	1	300	7	8,557	1	-	-
Transportation equipment .....	58	82,805	3	1,635	6	2,550	1	1,294	18	63,312	4	1,735	2
Electrical products .....	56	38,667	-	-	2	485	-	-	15	13,343	4	1,329	1
Non-metallic mineral products .....	19	8,921	1	750	4	2,146	-	-	3	1,357	1	765	3
Petroleum and coal products .....	2	550	-	-	1	350	-	1	200	-	-	2,168	1
Chemical and chemical products .....	14	6,427	-	-	1	200	1	434	6	3,756	1	277	-
Miscellaneous manufacturing .....	18	7,632	1	394	-	-	-	-	7	3,430	3	718	3
Non-Manufacturing .....	377	417,345	1	257	8	17,012	22	10,418	146	260,640	77	36,332	53
Forestry .....	12	6,177	-	-	2	14,910	10	4,390	2	1,787	-	-	-
Mining and quarrying .....	19	25,198	1	257	2	616	-	-	3	1,419	-	1,552	4
Transportation .....	30	39,964	-	-	2	-	-	7	5,121	1	6,000	1	
Storage .....	2	1,925	-	-	-	-	-	1	1,700	-	200	2	
Communications .....	8	33,248	-	-	-	-	-	4	29,241	-	3,707	1	
Electric, gas and water utilities .....	13	19,420	-	-	2	967	-	-	7	17,356	-	4	1,097
Wholesale trade .....	5	1,556	-	-	-	-	-	1	312	-	-	1	
Retail trade .....	14	23,451	-	-	-	-	1	1,200	11	21,796	-	1	230
Finance, insurance and real estate .....	1	501	-	-	2	-	-	-	-	-	-	-	
Education and related services .....	54	26,101	-	-	2	519	2	598	20	6,972	6	1,978	9
Health and welfare services .....	93	36,502	-	-	-	-	-	6	2,123	69	28,017	15	
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	5,167	
Business services .....	5	2,157	-	-	-	-	-	-	-	-	-	-	
Personal services .....	12	5,140	-	-	-	-	-	-	2	1,207	-	950	-
Miscellaneous services .....	1	321	-	-	-	-	-	-	4	1,432	1	337	1
Federal administration .....	50	93,155	-	-	-	-	-	-	-	-	-	350	-
Provincial administration .....	6	68,760	-	-	-	-	-	-	50	93,155	-	-	-
Local administration .....	51	33,535	-	-	-	-	-	-	6	68,760	-	-	-
								9	4,230	21	7,758	14	
												6,177	
												1,159	

<sup>1</sup>Excludes construction industry.

## ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS

Of the 886 agreements analyzed, 428 (48.3 per cent), covering 44.4 per cent of the employees, had provisions for Accidental Death and Dismemberment (A.D. & D.) Insurance Plans. These figures do not indicate the full prevalence of this type of benefit, since some employers unilaterally provide A.D. & D. Insurance Plans.

In the previous report on A.D. & D. Insurance Plans, in February 1975, 839 agreements were analyzed of which 46.0 per cent had provisions for A.D. & D.

Employer Contribution. As Table 3 shows, in 72.0 per cent of the 428 agreements, covering 75.8 per cent of the employees, the employer paid the full premium for A.D. & D. Insurance. In a further 18.5 per cent of the agreements, the employer paid less than 100 per cent of the premiums particularly in health and welfare, where the employer's contribution ranges from 66 2/3 per cent to 90 per cent. These figures are relatively unchanged from the year when the employer paid the full premium in 73.0 per cent of the plans and less than the full premium in 17.0 per cent of the plans.

The 31 agreements shown in the final column in Table 3 include plans in which the employer contributed flat sum payments or payments that varied with the type of employees covered.

Amount of Benefits. In 21.0 per cent of the 428 agreements, covering 44.4 per cent of the employees, the maximum amount of benefit to which the employee would be eligible varied with the amount of his income. Industries in which this provision was more commonly found were transportation equipment, paper and allied products, communications and retail trade. In a further 21.5 per cent of the 428 agreements, the amount of benefit varied in relation to length of service, sex, marital or dependent status, or a combination of these factors. In February 1975, 20.0 per cent of the plans provided a benefit that varied with income and 24.0 per cent provided a benefit that varied with other factors.

In 50.2 per cent of the agreements, covering 37.6 per cent of the employees, the maximum amount of A.D. & D. Insurance provided is the same for all employees regardless of income, service or other variables. In 62.8 per cent of these plans the amount was more than \$5,000; the remaining pay \$5,000 or less. Of the agreements in manufacturing industries 65.4 per cent provide the same amount of A.D. & D. Insurance for all employees, compared with 18.7 per cent of the agreements that

have this arrangement in non-manufacturing industries. This difference between provision in manufacturing and non-manufacturing has increased since the previous year when the figures were 60.0 per cent and 21 per cent, respectively.

The final column in Table 4 includes 13 agreements in which the maximum amount of A.D. & D. Insurance benefits increased during the term of the agreement as shown in the following tabulation.

<u>Amount of A.D. &amp; D. Benefits Increased</u>		<u>Number of Agreements</u>
<u>From</u>	<u>To</u>	
\$4,500 .....	\$5,000 .....	1
\$4,750 .....	\$5,000 .....	3
\$6,000 .....	\$6,500 .....	1
\$6,500 .....	\$7,500 .....	1
\$8,000 .....	\$8,500 .....	2
\$8,000 .....	\$9,000 .....	3
\$8,000 .....	\$10,000 .....	1
\$10,500 .....	\$11,500 .....	1

Employer Contribution to Accidental Death and Dismemberment Insurance Premiums in Ontario Collective  
Agreements Covering 200 or More Employees, by Industry, February 1976

Industry	Total with provision			Proportion of premium paid by employer					
	50 per cent		51 to 66 per cent		66 2/3 per cent		75 per cent		
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	
All Industries .....	428	336,438	11	8,611	3	919	8	3,950	17
Manufacturing .....	289	218,215	4	940	2	640	-	-	1
Foods and beverages .....	21	9,296	-	-	-	-	-	-	581
Tobacco products .....	2	777	-	-	-	-	-	-	-
Rubber and plastic products .....	16	9,346	-	-	-	-	-	-	-
Leather industries .....	3	794	1	200	-	-	-	-	-
Textile mill products .....	12	5,223	1	225	-	-	-	-	-
Knitting mills .....	-	-	-	-	-	-	-	-	-
Clothing industries .....	-	-	-	-	-	-	-	-	-
Wood products .....	9	2,419	-	-	-	-	-	-	-
Furniture and fixtures .....	7	2,639	-	-	-	-	-	-	-
Paper and allied products .....	16	7,936	-	-	-	-	-	-	581
Printing and publishing .....	6	3,604	1	200	-	-	-	-	-
Primary metal industries .....	23	28,949	-	-	-	-	-	-	-
Metal fabricating .....	39	12,781	-	-	-	-	-	-	-
Machinery, except electrical .....	18	13,585	-	-	-	-	-	-	-
Transportation equipment .....	49	79,763	-	-	-	-	-	-	-
Electrical products .....	43	31,645	1	315	2	640	-	-	-
Non-metallic mineral products .....	10	4,049	-	-	-	-	-	-	-
Petroleum and coal products .....	-	-	-	-	-	-	-	-	-
Chemical and chemical products .....	7	2,292	-	-	-	-	-	-	-
Miscellaneous manufacturing .....	8	3,117	-	-	-	-	-	-	-
Non-Manufacturing <sup>1</sup> .....	139	118,223	7	7,671	1	279	8	3,950	16
Forestry .....	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	13	22,600	1	-	-	-	-	-	-
Transportation .....	8	9,276	1	6,000	-	-	-	-	-
Storage .....	1	225	-	-	-	-	-	-	-
Communications .....	4	29,241	-	-	-	-	-	-	-
Electric, gas and water utilities .....	-	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,256	-	-	-	-	-	-	-
Retail trade .....	8	14,126	-	-	-	-	-	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-
Education and related services .....	7	4,898	2	587	-	-	-	-	-
Health and welfare services .....	74	29,545	1	250	-	-	-	-	5,667
Recreational services .....	1	234	-	-	-	-	-	-	-
Business services .....	1	325	-	-	-	-	-	-	-
Personal services .....	6	2,263	3	834	1	279	-	-	-
Miscellaneous services .....	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-
Local administration .....	12	4,234	-	-	-	-	-	-	1,344

<sup>1</sup>Excludes construction industry.

TABLE 3 (Cont'd)  
 Employer Contribution to Accidental Death and Dismemberment Insurance Premiums in Ontario Collective  
 Agreements Covering 200 or More Employees, by Industry, February 1976

Industry	Total with provision		Proportion of premium paid by employer							
			76 to 99 per cent		100 per cent		Not specified		Other	
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	Empls	Agnts	
All Industries .....	428	336,438	40	16,147	308	255,170	10	5,741	31	39,308
Manufacturing .....	289	218,215	9	2,950	251	202,523	9	5,211	13	5,370
Foods and beverages .....	21	9,296	-	-	14	6,486	4	1,870	3	940
Tobacco products .....	2	777	-	-	2	777	-	-	-	-
Rubber and plastic products .....	16	9,346	-	-	16	9,346	-	-	-	-
Leather industries .....	3	794	-	-	2	594	-	-	-	-
Textile mill products .....	12	5,223	1	264	9	4,470	1	264	-	-
Knitting mills .....	-	-	-	-	-	-	-	-	-	-
Clothing industries .....	-	-	-	-	-	-	-	-	-	-
Wood products .....	9	2,419	-	-	-	-	-	-	-	-
Furniture and fixtures .....	7	2,639	2	542	8	2,210	-	-	1	209
Paper and allied products .....	16	7,936	-	-	3	1,010	-	-	2	1,087
Printing and publishing .....	6	3,604	-	-	16	7,936	-	-	-	-
Primary metal industries .....	23	28,949	1	325	3	1,949	1	310	1	1,145
Metal fabricating .....	39	12,781	-	-	21	28,031	1	593	-	-
Machinery, except electrical .....	18	13,585	-	-	35	11,017	1	1,104	3	660
Transportation equipment .....	49	79,763	1	338	17	13,004	-	-	-	-
Electrical products .....	43	31,645	1	500	46	78,388	-	-	2	1,037
Non-metallic mineral products .....	10	4,049	2	481	37	29,642	-	-	1	292
Petroleum and coal products .....	-	-	-	-	9	5,824	-	-	-	-
Chemical and chemical products .....	7	2,292	1	500	6	1,792	-	-	-	-
Miscellaneous manufacturing .....	8	3,117	-	-	7	2,047	1	1,070	-	-
Non-Manufacturing <sup>1</sup> .....	139	118,223	31	13,197	57	52,647	1	530	18	33,938
Forestry .....	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	13	22,600	-	-	13	22,600	-	-	-	-
Transportation .....	8	9,276	-	-	5	2,510	1	530	1	236
Storage .....	1	225	-	-	-	-	-	-	1	225
Communications .....	4	29,241	-	-	-	-	-	-	4	29,241
Electric, gas and water utilities .....	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,256	-	-	4	1,256	-	-	-	-
Retail trade .....	8	14,126	-	-	8	14,126	-	-	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-
Education and related services .....	7	4,898	2	519	-	3,507	-	-	-	-
Health and welfare services .....	74	29,545	29	12,678	12	3,608	-	-	10	3,677
Recreational services .....	1	234	-	-	-	-	-	-	1	234
Business services .....	1	325	-	-	-	-	-	-	1	325
Personal services .....	6	2,263	-	-	-	-	-	-	-	-
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-	-
Local administration .....	12	4,234	-	-	-	-	-	11	3,890	-

<sup>1</sup>Excludes construction industry.

TABLE 4  
Amount of Accidental Death and Dismemberment Insurance Benefits in Ontario Collective Agreements<sup>1</sup>  
Covering 220 or More Employees, by Industry, February 1976

Industry	Total with provision										Amount of A.D. & D. insurance benefits										\$2,000 or Less					\$2,001 to \$3,000					
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	\$3,001 to \$4,000					\$4,001 to \$5,000					
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	\$5,001 to \$6,000					\$6,001 to \$7,000					
All Industries .....	428	356,438	7	2,496	11	4,532	15	8,259	47	28,172	15	6,378	28	9,940	23	10,384	1	1	1	1	1	239	-	-	-	-	1	1,301	3	1,325	-
Manufacturing .....	289	218,215	6	2,210	9	3,453	14	5,170	43	26,225	15	6,378	24	8,639	20	9,059	1	1	1	1	1	485	-	-	-	-	1	625	-	-	-
Foods and beverages .....	21	9,296	1	350	1	299	2	1,010	3	718	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Tobacco products .....	2	777	-	-	-	-	-	-	-	-	1	230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Rubber and plastic products .....	16	9,346	-	-	-	-	-	1	200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Leather industries .....	3	794	-	-	-	-	-	1	785	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Textile mill products .....	12	5,223	1	360	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Knitting mills .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Clothing industries .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Wood products .....	9	2,419	-	-	-	1	200	-	-	-	1	245	2	720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Furniture and fixtures .....	7	2,639	-	-	-	1	764	1	210	3	1,067	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Paper and allied products .....	16	7,936	-	-	-	-	-	2	911	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Printing and publishing .....	6	3,604	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Primary metal industries .....	23	28,949	-	-	-	-	-	-	-	-	2	525	7	13,536	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Metal fabricating .....	39	12,781	-	-	-	-	-	-	-	-	2	590	7	2,301	7	1,875	9	3,023	5	1,701	-	-	-	-	-	-	-	-	-		
Machinery, except electrical .....	18	13,585	1	240	-	1	700	-	-	-	1	261	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Transportation equipment .....	49	79,763	-	-	-	-	3	705	2	-	1	600	12	3,934	3	2,439	1	704	1	300	-	-	-	-	-	-	-	-	-		
Electrical products .....	43	31,645	-	-	-	2	975	-	-	-	2	924	5	2,634	3	1,344	4	1,912	5	2,280	-	-	-	-	-	-	-	-	-		
Non-metallic mineral products .....	10	4,049	2	-	-	-	-	-	-	-	1	200	-	-	-	1	1,071	-	1	240	1	225	-	-	-	-	-	-	-	-	
Petroleum and coal products .....	-	2,292	-	-	-	1	285	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Chemical and chemical products .....	7	3,117	1	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Miscellaneous manufacturing .....	8	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Non-Manufacturing .....	139	118,223	1	286	2	1,079	1	3,089	4	1,947	-	-	-	-	-	-	-	-	-	-	4	1,301	3	1,325	-	-	-	-	-		
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and quarrying .....	13	22,600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transportation .....	8	9,276	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	800	
Storage .....	1	225	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Communications .....	4	29,241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Electric, gas and water utilities .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Wholesale trade .....	4	1,256	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail trade .....	8	14,126	1	286	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	225		
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Education and related services .....	7	4,898	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health and welfare services .....	74	29,545	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Business services .....	1	325	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Personal services .....	6	2,263	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Federal administration .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provincial administration .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Local administration .....	12	4,234	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup>Excludes construction industry.

TABLE 4 (Cont'd.)  
Amount of Accidental Death and Dismemberment Insurance Benefits in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, February 1976

Industry	Total with provision						Amount of A.D. & D insurance benefits					
	Agnts	Empls	Agnts	Empls	Agnts	Empls	Over \$10,000	Varies with income	Varies with other factors	Not specified	Other	Empls
All Industries .....	428	336,438	5	2,726	-	52	46,521	12	7,063	90	149,285	92
Manufacturing .....	289	218,215	5	2,726	45	29,276	8	4,936	60	100,911	19	8,154
Foods and beverages .....	21	9,296	-	-	6	2,147	1	750	2	1,221	3	2,260
Tobacco products .....	2	777	-	-	2	777	-	-	-	-	-	-
Rubber and plastic products .....	16	9,346	-	-	10	7,117	-	-	1	410	2	1,104
Leather industries .....	3	794	-	-	-	-	-	1	214	1	380	-
Textile mill products .....	12	5,223	-	-	-	-	-	1	1,365	5	1,218	1
Knitting mills .....	-	-	-	-	-	-	-	-	-	-	-	595
Clothing industries .....	-	-	-	-	3	744	1	288	-	-	-	-
Wood products .....	9	2,419	-	-	-	-	-	-	-	-	-	-
Furniture and fixtures .....	7	2,639	-	-	-	-	-	-	-	-	-	-
Paper and allied products .....	16	7,936	-	-	3	2,027	-	-	7	3,529	-	-
Printing and publishing .....	6	3,604	-	-	-	-	-	1,455	2	1,186	1	763
Primary metal industries .....	23	28,949	1	761	3	1,749	1	1,583	3	7,882	-	-
Metal fabricating .....	39	12,781	1	236	1	320	1	210	3	926	1	265
Machinery, except electrical .....	18	13,585	-	-	2	831	1	300	6	8,007	1	581
Transportation equipment .....	49	79,763	2	1,335	5	2,676	-	-	18	63,312	1	245
Electrical products .....	43	31,645	-	-	7	9,640	-	-	10	10,898	3	1,015
Non-metallic mineral products .....	10	4,049	-	-	2	1,048	-	-	-	-	-	-
Petroleum and coal products .....	-	-	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products .....	7	2,292	-	-	1	200	1	350	2	821	-	-
Miscellaneous manufacturing .....	8	3,117	1	394	-	-	-	4	1,140	-	-	1
Non-Manufacturing <sup>1</sup> .....	139	118,223	-	-	7	17,245	4	2,127	30	48,374	73	34,646
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-
Mining and quarrying .....	13	22,600	-	-	2	14,910	-	-	2	999	-	-
Transportation .....	8	9,276	-	-	2	616	-	-	2	621	1	6,000
Storage .....	1	225	-	-	-	-	-	-	-	-	1	225
Communications .....	4	29,241	-	-	-	-	-	4	29,241	-	-	-
Electric, gas and water utilities .....	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale trade .....	4	1,256	-	-	1	1,200	-	-	1	312	-	-
Retail trade .....	8	14,126	-	-	-	-	-	5	12,415	-	-	-
Finance, insurance and real estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education and related services .....	7	4,898	-	-	2	519	-	-	-	3	872	1
Health and welfare services .....	74	29,545	-	-	-	-	-	5	1,771	69	27,774	-
Recreational services .....	1	234	-	-	-	-	-	-	-	-	-	1
Business services .....	1	325	-	-	-	-	-	-	1	325	-	234
Personal services .....	6	2,263	-	-	-	-	-	3	834	-	-	350
Miscellaneous services .....	-	-	-	-	-	-	-	-	-	-	-	-
Federal administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial administration .....	-	-	-	-	-	-	-	-	-	-	-	-
Local administration .....	12	4,234	-	-	-	-	-	4	2,127	7	1,856	1

<sup>1</sup>Excludes construction industry.

Previous Reports in the Bargaining Information Series

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1	Ontario Collective Bargaining Agreement Expirations 1975, January 1975
2	Paid Vacations and Paid Holidays in Ontario Collective Bargaining Agreements, January 1975
3	Cost-of-Living Provisions in Ontario Collective Bargaining Agreements, October 1974
4	Life Insurance and Accidental Death and Dismemberment Insurance Plans in Ontario Collective Bargaining Agreements, February 1975
5	Sick Leave Plans and Weekly Sickness and Accident Indemnity Insurance Plans in Ontario Collective Bargaining Agreements, March 1975
6	Major Medical, Prescription Drug and Dental Plans in Ontario Collective Bargaining Agreements April 1975
7	Selected Cost-of-Living Provisions in Ontario Collective Bargaining Agreements, May 1975
8	Paid Vacations and Paid Holidays in Ontario Collective Bargaining Agreements, July 1975
9	Overtime Compensation in Ontario Collective Bargaining Agreements, August 1975
10	Ontario Collective Bargaining Agreements Expirations 1976, January 1976
11	Reporting, Call-back and Stand-by Pay; Shift, Saturday and Sunday Premiums; and Work Clothing, Safety Equipment and Tool Allowances in Ontario Collective Bargaining Agreements, September 1976
12	Paid Vacations and Paid Holidays in Ontario Collective Bargaining Agreements, January 1976
13	Cost-of-Living Provisions in Ontario Collective Bargaining Agreements, October 1975

Special Issues

Hourly Wage Rates for Selected Occupations under Hospital Agreements in Ontario, October 1975

Hourly Wage Rates for Selected Occupation under Ontario Agreements Covering Nursing Homes and Homes for the Aged, November 1975



